

Figure 1

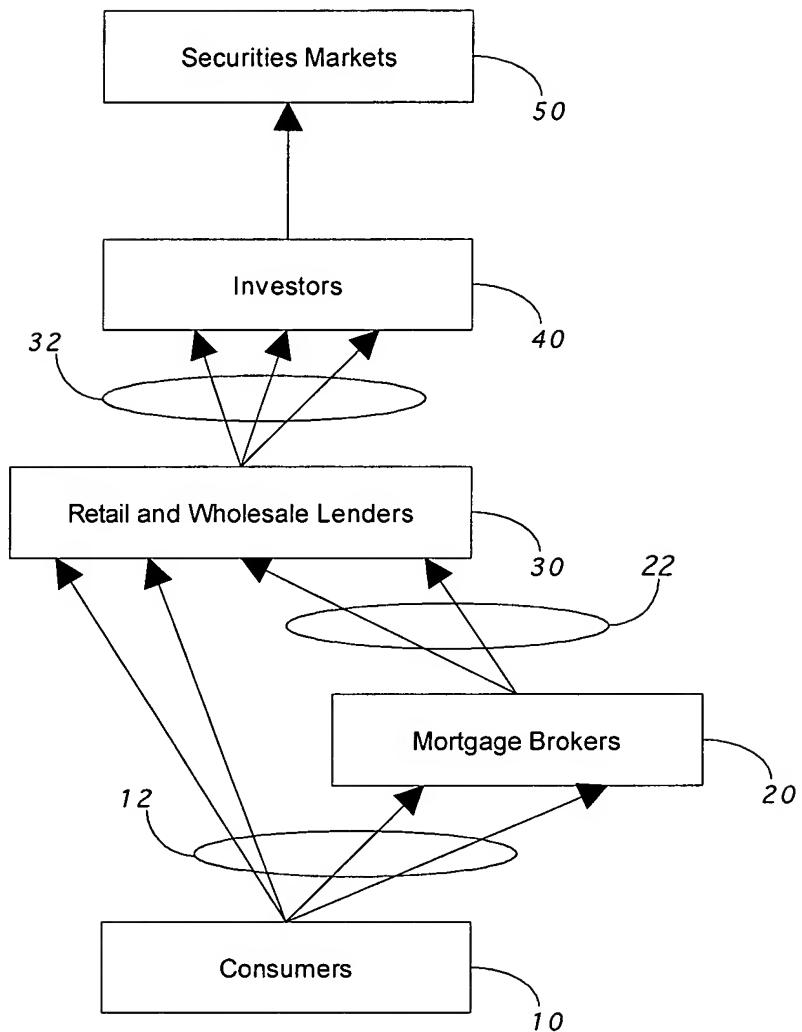


Figure 2  
Prior Art

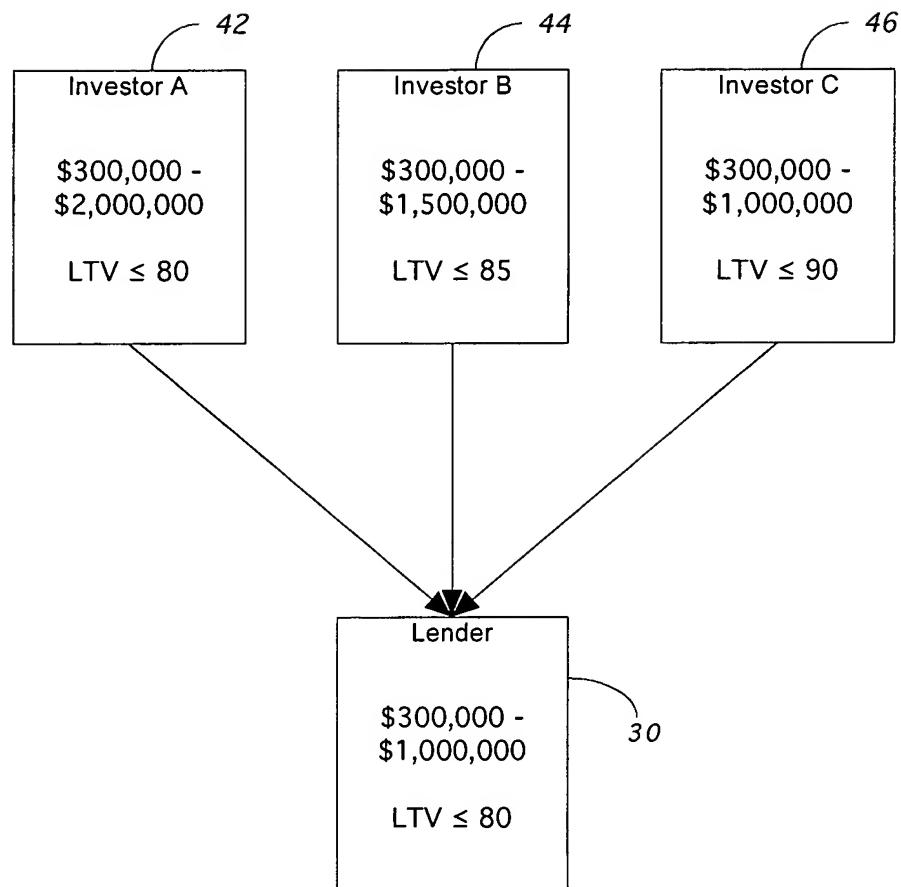


Figure 3  
Prior Art

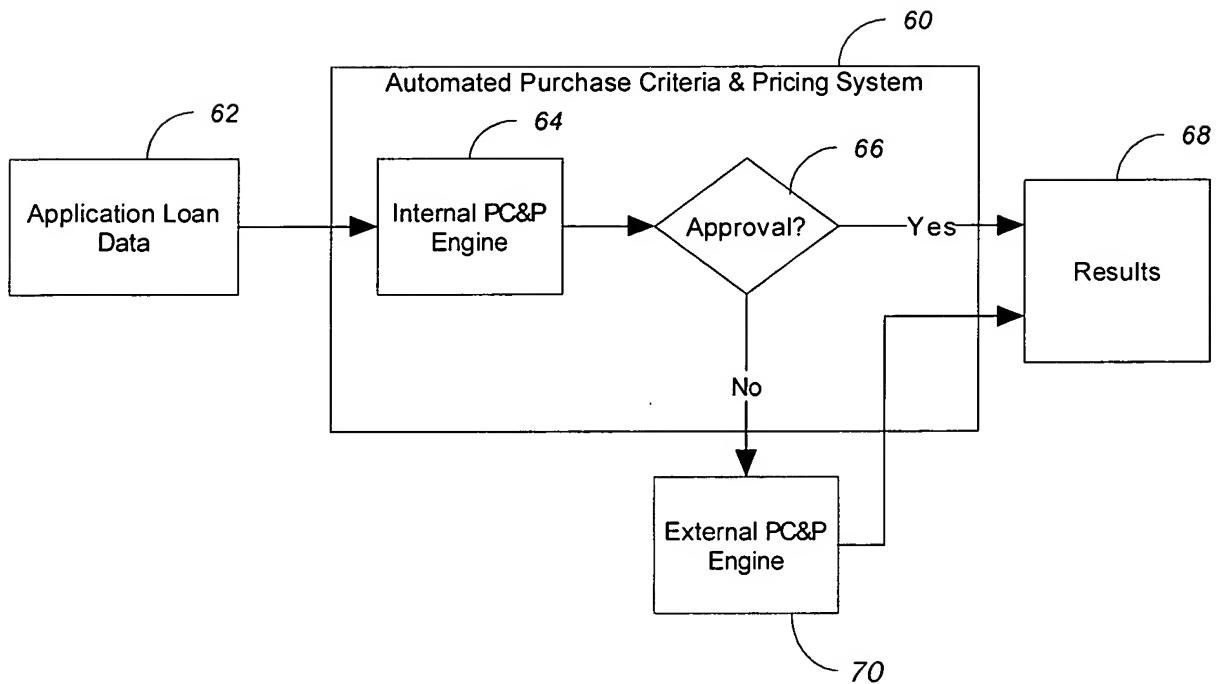


Figure 4  
Prior Art

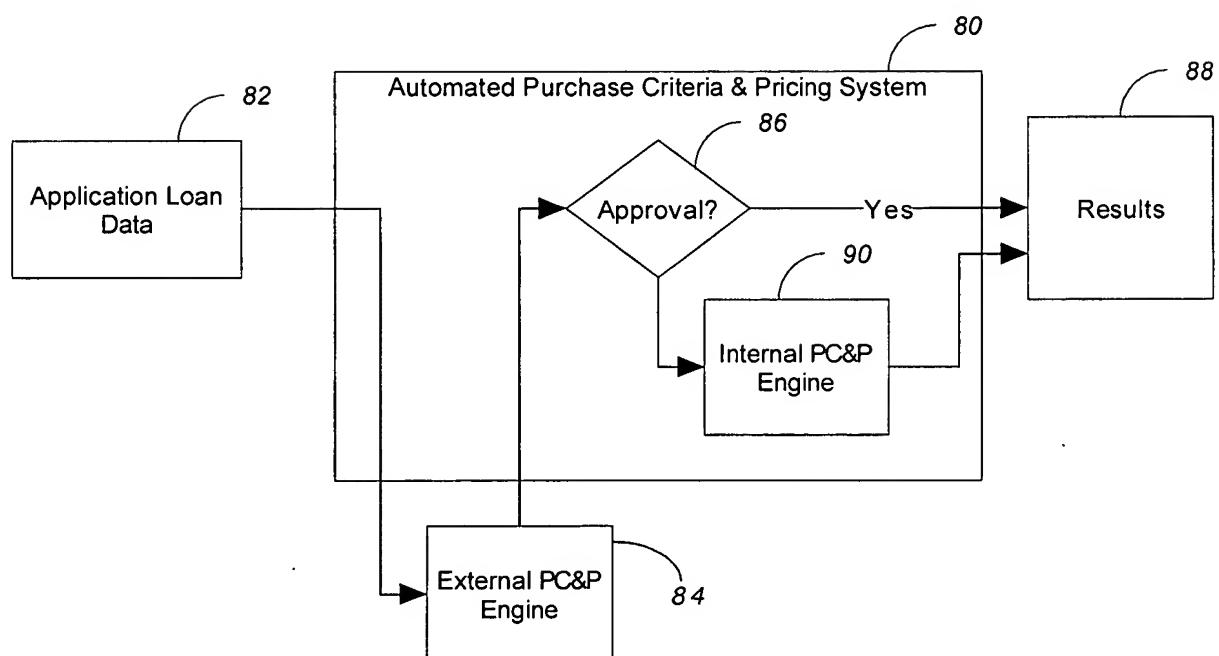


Figure 5

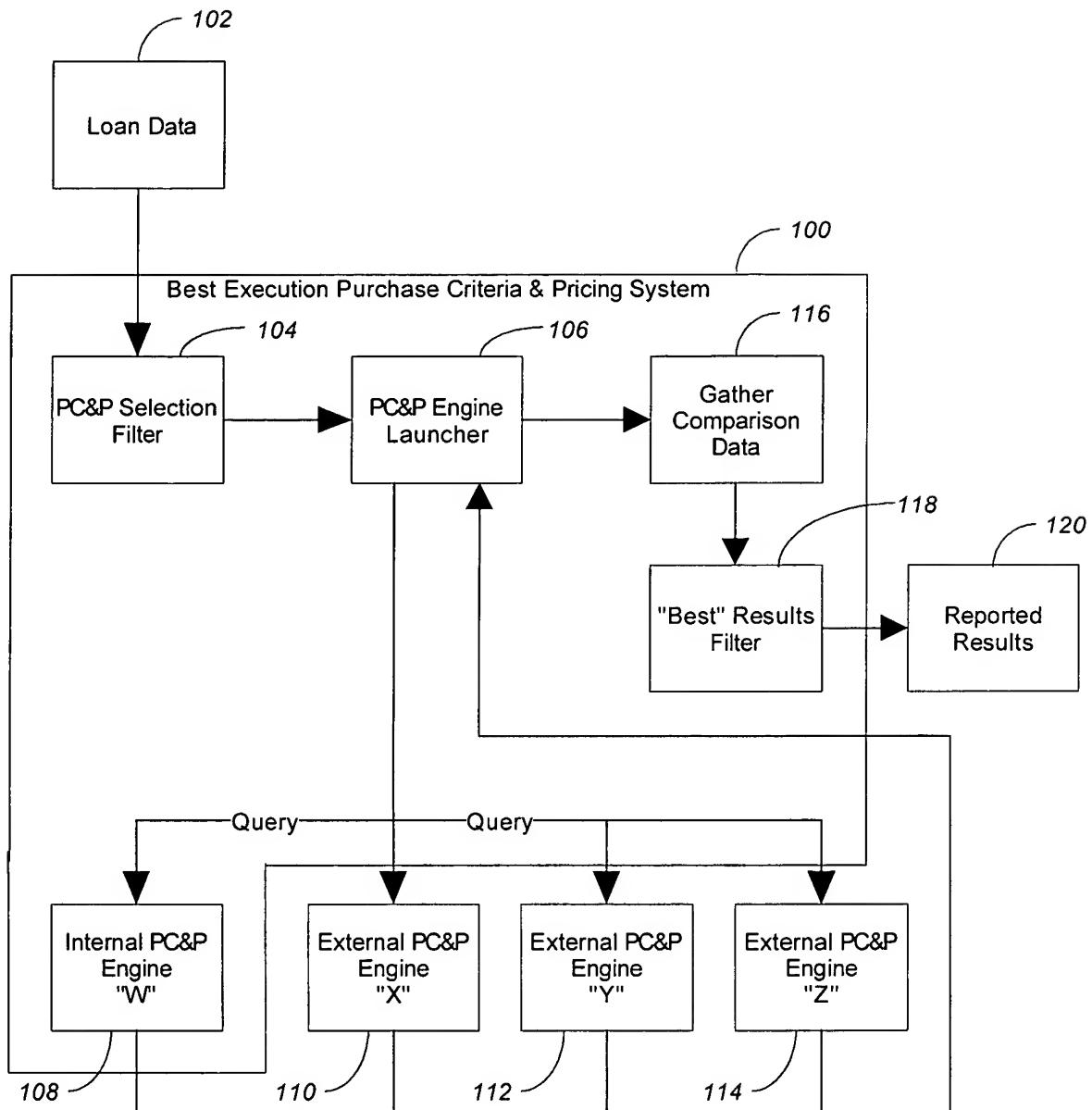


Figure 6

140

W	X	Y	Z	“Best” Business Rule Strategy for Lender	Best cost, AU time	Worst cost, AU time
No	No	No	No	No real “success” options here.	-	-
No	No	No	Yes	Send to Z only.	\$20, 2 minutes	\$20, 2 minutes
No	No	Yes	No	Send to Y only.	Free, 1 minute	Free, 1 minute
No	No	Yes	Yes	Send to Y. Wait for response. If Y fails then send to Z. (Alternative strategy – always send to both simultaneously)	Free, 1 minute  \$20, 1 minute	\$20, 1 minute 45 secs  \$20, 1 minute
No	Yes	No	No	Send to X only.	\$25, 1 minute 30	\$25, 1 minute 30
No	Yes	No	Yes	Send to Z. Wait for response. If no Z approvals then send to X	\$20, 45 seconds	\$45, 2 min 15
No	Yes	Yes	No	Send to Y and X simultaneously.	\$25, 1 minute 30 seconds	\$25, 1 minute 30 seconds
No	Yes	Yes	Yes	Send to Z and Y simultaneously. Wait for both responses. If both fail then send to X	\$20, 1 minute	\$45, 2 minute 30 seconds
Yes	No	No	No	Send to W only.	\$30, 2 minutes	\$30, 2 minutes
Yes	No	No	Yes	Send to W and Z simultaneously.	\$50, 2 minutes	\$50, 2 minutes
Yes	No	Yes	No	Send to W and Y simultaneously.	\$30, 2 minutes	\$30, 2 minutes
Yes	No	Yes	Yes	Send to W and Y simultaneously. Wait for W response. If W fails, send to Z	\$30, 2 minutes	\$50, 2 min 45 seconds
Yes	Yes	No	No	Send to W. Wait for W response. If W fails, send to X.	\$30, 2 minutes	\$50, 3 minutes 30 secs
Yes	Yes	No	Yes	Send to W. Wait for W response. If W fails, send to X. Wait for X response. If X fails, send to Z	\$30, 2 minutes	\$75, 4 minutes, 15 secs
Yes	Yes	Yes	No	Send to W and Y simultaneously. Wait for W response. If W fails, send to X.	\$30, 2 minutes	\$55, 3 minutes 30 seconds
Yes	Yes	Yes	Yes	Send to W and Y simultaneously. Wait for W response. If W fails, send to X. Wait for X response. If X fails, send to Z	\$30, 2 minutes	\$75, 4 minutes 15 secs

Figure 7

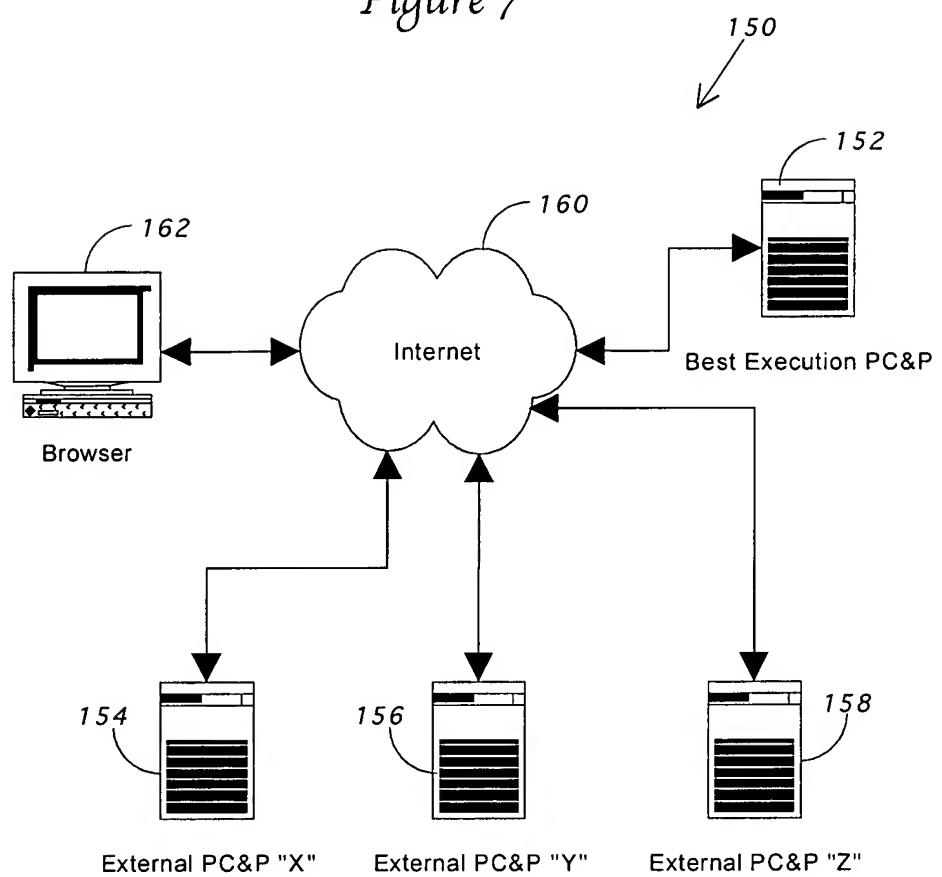


Figure 8

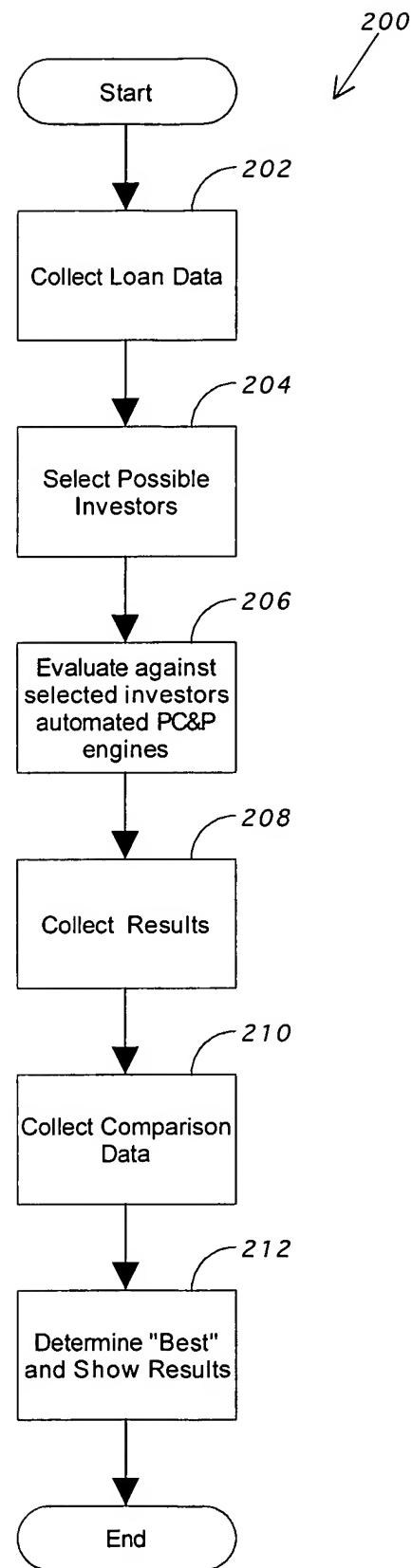


Figure 9

